

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Joseph

First name

G

Middle name

Tirado

Last name and Suffix (Sr., Jr., II, III)

Valerie

First name

J

Middle name

Tirado

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-6749

xxx-xx-3524

Debtor 1 **Joseph G Tirado**  
Debtor 2 **Valerie J Tirado**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and  
doing business as names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

**516 E. 8th St.  
Belvidere, IL 61008**

Number, Street, City, State & ZIP Code

**Boone**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Joseph G Tirado**  
Debtor 2 **Valerie J Tirado**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?**
- ☒ No.
- ☐ Yes.
- |          |       |      |       |             |       |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- |                       |       |                     |       |
|-----------------------|-------|---------------------|-------|
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
- 
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Joseph G Tirado**  
Debtor 2 **Valerie J Tirado**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

Debtor 1 **Joseph G Tirado**  
Debtor 2 **Valerie J Tirado**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	<div>16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”</div> <div><input type="checkbox"/> No. Go to line 16b.</div> <div><input checked="" type="checkbox"/> Yes. Go to line 17.</div> <div>16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</div> <div><input type="checkbox"/> No. Go to line 16c.</div> <div><input type="checkbox"/> Yes. Go to line 17.</div> <div>16c. State the type of debts you owe that are not consumer debts or business debts</div>		
17. Are you filing under Chapter 7?	<div><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</div> <div><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>		
18. How many Creditors do you estimate that you owe?	<div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div>	<div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div>	<div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> More than 100,000</div>
19. How much do you estimate your assets to be worth?	<div><input checked="" type="checkbox"/> \$0 - \$50,000</div> <div><input type="checkbox"/> \$50,001 - \$100,000</div> <div><input type="checkbox"/> \$100,001 - \$500,000</div> <div><input type="checkbox"/> \$500,001 - \$1 million</div>	<div><input type="checkbox"/> \$1,000,001 - \$10 million</div> <div><input type="checkbox"/> \$10,000,001 - \$50 million</div> <div><input type="checkbox"/> \$50,000,001 - \$100 million</div> <div><input type="checkbox"/> \$100,000,001 - \$500 million</div>	<div><input type="checkbox"/> \$500,000,001 - \$1 billion</div> <div><input type="checkbox"/> \$1,000,000,001 - \$10 billion</div> <div><input type="checkbox"/> \$10,000,000,001 - \$50 billion</div> <div><input type="checkbox"/> More than \$50 billion</div>
20. How much do you estimate your liabilities to be?	<div><input type="checkbox"/> \$0 - \$50,000</div> <div><input type="checkbox"/> \$50,001 - \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 - \$500,000</div> <div><input type="checkbox"/> \$500,001 - \$1 million</div>	<div><input type="checkbox"/> \$1,000,001 - \$10 million</div> <div><input type="checkbox"/> \$10,000,001 - \$50 million</div> <div><input type="checkbox"/> \$50,000,001 - \$100 million</div> <div><input type="checkbox"/> \$100,000,001 - \$500 million</div>	<div><input type="checkbox"/> \$500,000,001 - \$1 billion</div> <div><input type="checkbox"/> \$1,000,000,001 - \$10 billion</div> <div><input type="checkbox"/> \$10,000,000,001 - \$50 billion</div> <div><input type="checkbox"/> More than \$50 billion</div>

## Part 7: Sign Below

## For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Joseph G Tirado**

**Joseph G Tirado**  
Signature of Debtor 1

Executed on January 22, 2018  
MM / DD / YYYY

**/s/ Valerie J Tirado**

**Valerie J Tirado**  
Signature of Debtor 2

Executed on January 22, 2018  
MM / DD / YYYY

Debtor 1 **Joseph G Tirado**  
Debtor 2 **Valerie J Tirado**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Richard Owen Ainsworth**

Signature of Attorney for Debtor

Date

**January 22, 2018**

MM / DD / YYYY

**Richard Owen Ainsworth 6294644**

Printed name

**American Law Firm**

Firm name

**475 Executive Parkway  
Rockford, IL 61107**

Number, Street, City, State & ZIP Code

Contact phone **815-397-2006**

Email address

**oainsworth@thecrosbylawfirm.com**

**6294644**

Bar number & State

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Joseph G Tirado**  
**Valerie J Tirado**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>2,500.00</b>
Prior to the filing of this statement I have received .....	\$	<b>2,500.00</b>
Balance Due .....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **Debtor's paid \$1200 and Debtor's sister paid \$1300**

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**January 22, 2018**

*Date*

**/s/ Richard Owen Ainsworth**

**Richard Owen Ainsworth 6294644**

*Signature of Attorney*

**American Law Firm**

**475 Executive Parkway**

**Rockford, IL 61107**

**815-397-2006**

**oainsworth@thecrosbylawfirm.com**

*Name of law firm*



Michael S. Crosby  
Mark D. Brynteson †  
David J. Hugdahl  
Joseph H. Sparacino



Danielle Burza-Smith\*  
Tyler M. Crosby  
R. Owen Ainsworth

## The Crosby Law Firm

475 Executive Parkway  
Rockford, Illinois 61107

Admitted in Illinois and Virginia †  
Admitted in Illinois and Michigan\*  
E-mail: [info@thecrosbylawfirm.com](mailto:info@thecrosbylawfirm.com)

TELEPHONE: (815)397-2006  
FACSIMILE: (815)394-1955  
TOLL FREE: (815)397-2006

### **LAW FIRM ADVANCE PAYMENT REPRESENTATION AGREEMENT** **BANKRUPTCY MATTER**

Client(s): Joseph and Valerie Tirado:

Thank you for our recent meeting, during which you agreed to retain A LAW OFFICE OF CROSBY & ASSOCIATES, P.C. (hereinafter referred to as "The Law Firm") to represent you in connection with your financial difficulties or in seeking bankruptcy relief and this firm accepted that employment. Attorney R. Owen Ainsworth will be working with you on your case along with the bankruptcy assistant. Please direct any legal and substantive questions to the attorney working with you and direct all other inquiries to the bankruptcy assistant. In most cases, the bankruptcy assistant will be able to help resolve your concerns. Any questions concerning your financial obligations to The Law Firm may be directed to our bookkeeping department.

Please accept this letter as confirmation of our mutual understanding regarding this firm's acceptance of your case. You agreed to pay a **flat fee advance payment** of \$2,500.00 and an additional \$400.00 for projected costs, which will be incurred, including photocopy charges, postage, and the fee to file your case with the U.S. Federal Bankruptcy Office. It is our policy that no bankruptcy case will be filed until such time as your fees and costs are paid in full. However, The Law Firm will work with you in preparing your bankruptcy petition if you are unable to provide the full amount owed at the time you retain The Law Firm. The client(s) further understand that if a promisor agrees to pay any portion of the law firm's legal fees and/or costs relating to this case, the client(s) hereby agree to the terms of the "**Promise of Payment of Account**" as set forth herein.

As stated in Dowling vs. Chicago Options Assoc., Inc., and pursuant to the Illinois Rules of Professional conduct, and the Attorney Registration and Disciplinary Commission's Client Trust Handbook the parties agree to the following:

- Client has been advised that the flat fee advance payment becomes the property of the Law Firm when paid.
- Client has been advised of the option to place the flat fee advance payment into a security retainer.
- Client has been advised that the choice of the type of retainer to be used is the Client's alone
- Client has been advised that The Law Firm is unwilling to represent the client without receiving a flat fee advance payment because a security retainer would not be in the client's best interest and the Client and The Law Firm agree that the prepayment is immediate compensation for The Law Firm's commitment to perform future specified services.

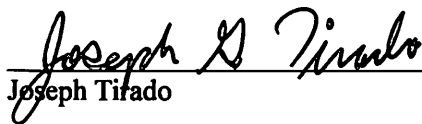
- **Client has been advised that a flat fee advance payment best meets Client's needs as the funds for the flat fee advance payment are for the special purpose(s) of preparing an estate plan and thus security retainer would be considered an asset of Client's and could be subject to creditors' claims or a third-party claimant and/or the funds used for payment of fees may be at risk.**


The Law Firm agrees to represent you in investigating and analyzing your financial circumstances, preparing a bankruptcy petition, representing you at a creditors' meeting and negotiating reaffirmation agreements on your behalf. The Law Firm will keep you apprised of the progress of your case and informed about any actions taken against you by your creditors. The Law Firm does not agree to represent you in connection with any ancillary matters, including mortgage foreclosures, pending lawsuits or adversary proceedings in bankruptcy court. If you should desire our assistance with any other matter, please feel free to contact us for a free office consultation.

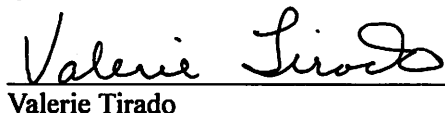
Please be advised that we will close your file and consider our representation concluded upon the issuance of a Discharge Order by the U.S. Federal Bankruptcy Court.

You acknowledge that preparing a bankruptcy case requires your complete financial history, which necessitates your full and ongoing cooperation in providing information as requested.

You further acknowledge that you find this agreement to be satisfactory, fully understand all terms and provisions contained herein, and have been provided a copy of this agreement.

  
\_\_\_\_\_  
Joseph Tirado

  
\_\_\_\_\_  
Attorney

  
\_\_\_\_\_  
Valerie Tirado

Dated: October 21, 2017

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Joseph G Tirado** Case No. \_\_\_\_\_  
**Valerie J Tirado** Debtor(s) Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **40**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **January 22, 2018** **/s/ Joseph G Tirado**  
**Joseph G Tirado**  
Signature of Debtor

Date: **January 22, 2018** **/s/ Valerie J Tirado**  
**Valerie J Tirado**  
Signature of Debtor

American General Financial/Springleaf Fi  
Springleaf Financial/Attn: Bankruptcy De  
Po Box 3251  
Evansville, IN 47731

Americash Loans  
4315 E. State St.  
Rockford, IL 61108

Bank Of America  
Nc4-105-03-14  
Po Box 26012  
Greensboro, NC 27410

BP/SYNCB  
PO Box 530942  
Atlanta, GA 30353-0942

Cabela's CLUB Visa  
PO Box 82519  
Lincoln, NE 68501-2519

Capital Management Services, LP  
698 1/2 So. Ogden St.  
Buffalo, NY 14206

Capital One  
c/o Menards  
Po Box 30285  
Salt Lake City, UT 84130

Centegra Health System  
PO Box 6204  
Carol Stream, IL 60197-6204

Citibank / Sears  
Attn: Centralized  
Po Box 790040  
Saint Louis, MO 63179

Citibank/Best Buy  
Citicorp Credit Srvs/Centralized Bankrup  
Po Box 790040  
St. Louis, MO 63179

Citibank/The Home Depot  
Centralized Bankruptcy  
Po Box 790040  
St Louis, MO 63129

Citibank/The Home Depot  
Citicorp Cr Srvs/Centralized Bankruptcy  
Po Box 790040  
St Louis, MO 63129

Citicards Cbna  
Centralized Bankrupt  
Po Box 790040  
Saint Louis, MO 63179

Comenity Bank/bergners  
Po Box 182125  
Columbus, OH 43218

Comenity-Kay Jewelers  
PO Box 659728  
San Antonio, TX 78265

Credit One Bank Na  
Po Box 98873  
Las Vegas, NV 89193

Discover Financial  
Po Box 3025  
New Albany, OH 43054

Heavner, Beyers & Mihlar, LLC  
PO Box 740  
Decatur, IL 62525

Heights Finance Corp  
1217 Skyline Dr  
Hopkinsville, KY 42240

Kay Jewelers Outlet  
PO Box 740425  
Cincinnati, OH 45274

Kohls/Capital One  
Kohls Credit  
Po Box 3043  
Milwaukee, WI 53201

Lendingusa  
Po Box 503430  
San Diego, CA 92150

Mariner Finance  
8211 Town Center Dr  
Nottingham, MD 21236

Mattress Giant  
Wfnnb  
Po Box 10438  
Des Moines, IA 50306

Rock Valcrun  
1201 Clifford Dr  
Loves Park, IL 61111

Security Finance  
Sfc Centralized Bankruptcy  
Po Box 1893  
Spartanburg, SC 29304

Select Portfolio Servicing, Inc.  
PO Box 65450  
Salt Lake City, UT 84165-0450

SFC of Illinois LLC  
131 N. State St.  
Belvidere, IL 61008

Slumberland  
Po Box 94498  
Las Vegas, NV 89193

Syncb/ccdstr  
Po Box 96060  
Orlando, FL 32896

Syncb/PLCC  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Syncb/shaw Financial S  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank  
c/o Discount Tire  
PO Box 960061  
Orlando, FL 32896-0061

Synchrony Bank/ JC Penneys  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Care Credit  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Lowes  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Wells Fargo Financial  
c/o American Furniture Warehouse  
Minneapolis, MN 55480

Wells Fargo Financial  
c/o Slumberland  
PO Box 660553  
Dallas, TX 75266-0553

Worlds Foremost Bank N  
Attn: Bankruptcy  
4800 Nw 1st St  
Lincoln, NE 68521